

**Information to identify the case:**

Debtor 1	<u>Lynne M. Eggleston</u>	Social Security number or ITIN	xxx-xx-6881
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	16-33754-ABA		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Lynne M. Eggleston  
aka Lynne M. Reisenweaver

12/22/17

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Lynne M. Eggleston  
 Debtor

Case No. 16-33754-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 30

Date Rcvd: Dec 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2017.

db #+Lynne M. Eggleston, 840 Franklinville Road, Mullica Hill, NJ 08062-4612  
 r +Weichert Realtors, 107 Taunton Blvd., Medford, NJ 08055-3475  
 516547455 +Amcol Clombia, PO Box 21625, Columbia, SC 29221-1625  
 516547456 +Amerisol, PO Box 65018, Baltimore, MD 21264-5018  
 516547457 +Ball Buckley & Seherr, Atten: Andrew Selkow, Esq., 1236 Brace Rd, Ste K,  
 Cherry Hill, NJ 08034-3229  
 516832100 Laboratory Corporation of America Holdings, P.O. Box 2240,  
 Burlington, North Carolina 27216-2240  
 516547461 +Manny Kanos, 307 Lincoln Avenue, Vineland, NJ 08360-9241  
 516547462 +Mortgage Electronic Reg. Sysms, Inc, Atten: Ras Citron, LLC, 130 Clinton Rd., 202,  
 Fairfield, NJ 07004-2927  
 516547463 +Qual Asset Recovery, 7 Foster Avenue, Gibbsboro, NJ 08026-1191  
 516547464 +Quest Diagnostics, PO Box 7306, Hollister, MO 65673-7306  
 516680677 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Unit,  
 PO Box 245, Trenton, NJ 08695-0245)  
 516547465 +South Harrison Twp. Tax Collector, PO Box 113, Harrisonville, NJ 08039-0113  
 516739318 State of New Jersey, Division of Employer Accounts, PO Box 379, Trenton, NJ 08625-0379  
 516547466 +State of New Jersey, Dept. of Treasury, PO Box 302, Trenton, NJ 08646-0302  
 516547467 +Thrivent Financial for Lutherans, PO Box 8062, Appleton, WI 54912-8062  
 516547468 +University of Penn New Bolton Center, Atten: Fein Such Kahn & Shepard,  
 7 Century Dr, Ste 201, Parsippany, NJ 07054-4609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty +EDI: QJDMARCHAND.COM Dec 22 2017 21:58:00 Joseph Marchand, Esq.,  
 117-119 West Broad Street, PO Box 298, Bridgeton, NJ 08302-0228  
 tr +EDI: QJDMARCHAND.COM Dec 22 2017 21:58:00 Joseph Marchand, 117-119 West Broad St.,  
 PO Box 298, Bridgeton, NJ 08302-0228  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 22 2017 22:15:45 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 22 2017 22:15:41 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: WFFC.COM Dec 22 2017 21:58:00 Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S,  
 1451 Thomas Langston Rd., Winterville, NC 28590-8872  
 516832099 +E-mail/Text: bankruptcy@pepcoholdings.com Dec 22 2017 22:15:22 Atlantic City Electric,  
 c/o Pepco Holdings, Inc., Attn: Bankruptcy Department, 5 Collins Drive - Suite 2133,  
 Carneys Point, New Jersey 08069-3600  
 516547459 +EDI: IRS.COM Dec 22 2017 21:58:00 Internal Revenue Service, PO Box 804527,  
 Cincinnati, OH 45280-4527  
 516666986 EDI: BL-BECKET.COM Dec 22 2017 21:58:00 Kohl's, c/o Becket and Lee LLP, PO Box 3001,  
 Malvern PA 19355-0701  
 516547460 +EDI: CBSKOHL.S.COM Dec 22 2017 21:58:00 Kohls, PO Box 3115, Milwaukee, WI 53201-3115  
 516654709 +EDI: RMSC.COM Dec 22 2017 21:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 516547469 +EDI: VERIZONEAST.COM Dec 22 2017 21:59:00 Verizon, 500 Technology Dr,  
 Saint Charles, MO 63304-2225  
 516577080 +E-mail/Text: BANKRUPTCY@WAKEMED.ORG Dec 22 2017 22:16:55 WakeMed Health and Hospitals,  
 3000 New Bern Avenue, Raleigh, NC 27610-1231  
 516601422 EDI: WFFC.COM Dec 22 2017 21:58:00 Wells Fargo Bank, N.A., d/b/a WFDS, P.O. Box 19657,  
 Irvine, CA 92623-9657  
 516547470 +EDI: WFFC.COM Dec 22 2017 21:58:00 Wells Fargo Dealer Services, PO Box 1697,  
 Winterville, NC 28590-1697

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +Joseph Marchand, 117-119 West Broad St., PO Box 298, Bridgeton, NJ 08302-0228  
 516547458 ##+Doug Eckhardt, 131 West Adams St, Absecon, NJ 08205-4595

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court  
 immediately.

District/off: 0312-1

User: admin  
Form ID: 318

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Total Noticed: 30

Date Rcvd: Dec 22, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 24, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2017 at the address(es) listed below:

Anthony Landolfi on behalf of Debtor Lynne M. Eggleston anthony@landolfilaw.com,  
kathy@landolfilaw.com  
Denise E. Carlon on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana  
Trust, not individually but as trustee for Carlsbad Funding Mortgage Trust  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Erin Darden on behalf of Creditor United States of America erin.darden@usdoj.gov  
Heather Lynn Anderson on behalf of Creditor State Of New Jersey Division Of Taxation  
heather.anderson@law.dol.lps.state.nj.us  
Isabel Balboa ecfmail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer  
Services ecfmail@mortoncraig.com, mortoncraigecef@gmail.com  
Joseph Marchand on behalf of Trustee Joseph Marchand jdmarchand@comcast.net,  
jmarchand@comcast.net;jmarchand@ecf.epiqsystems.com  
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.epiqsystems.com  
Joseph Marchand on behalf of Plaintiff Joseph D. Marchand jdmarchand@comcast.net,  
jmarchand@comcast.net  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11